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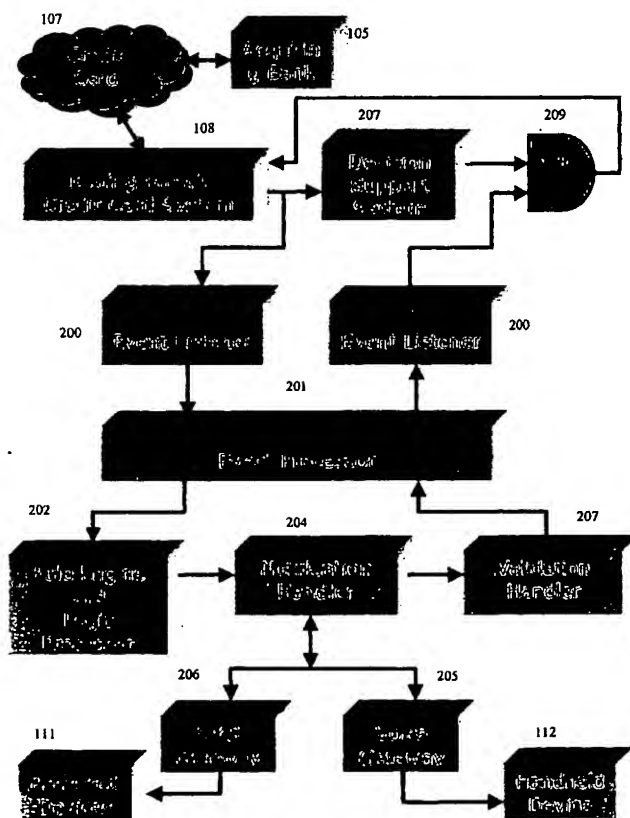
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(54) Title: SYSTEM AND METHOD FOR DETECTING CARD FRAUD



(57) **Abstract:** The invention discloses a system and method for notifying and authorizing card transaction by a user. The notifying and authorizing a card is done by a card fraud control system. The card user is notified on his hand held device by a short message service that a card transaction is taking place. The card user can also authorize the credit card transaction by keying in a personal identification number from his hand held device. The system also enables the user to change the rule-based system for a credit card transaction using voice and text inputs from a hand held device.

WO 03/083737 A1